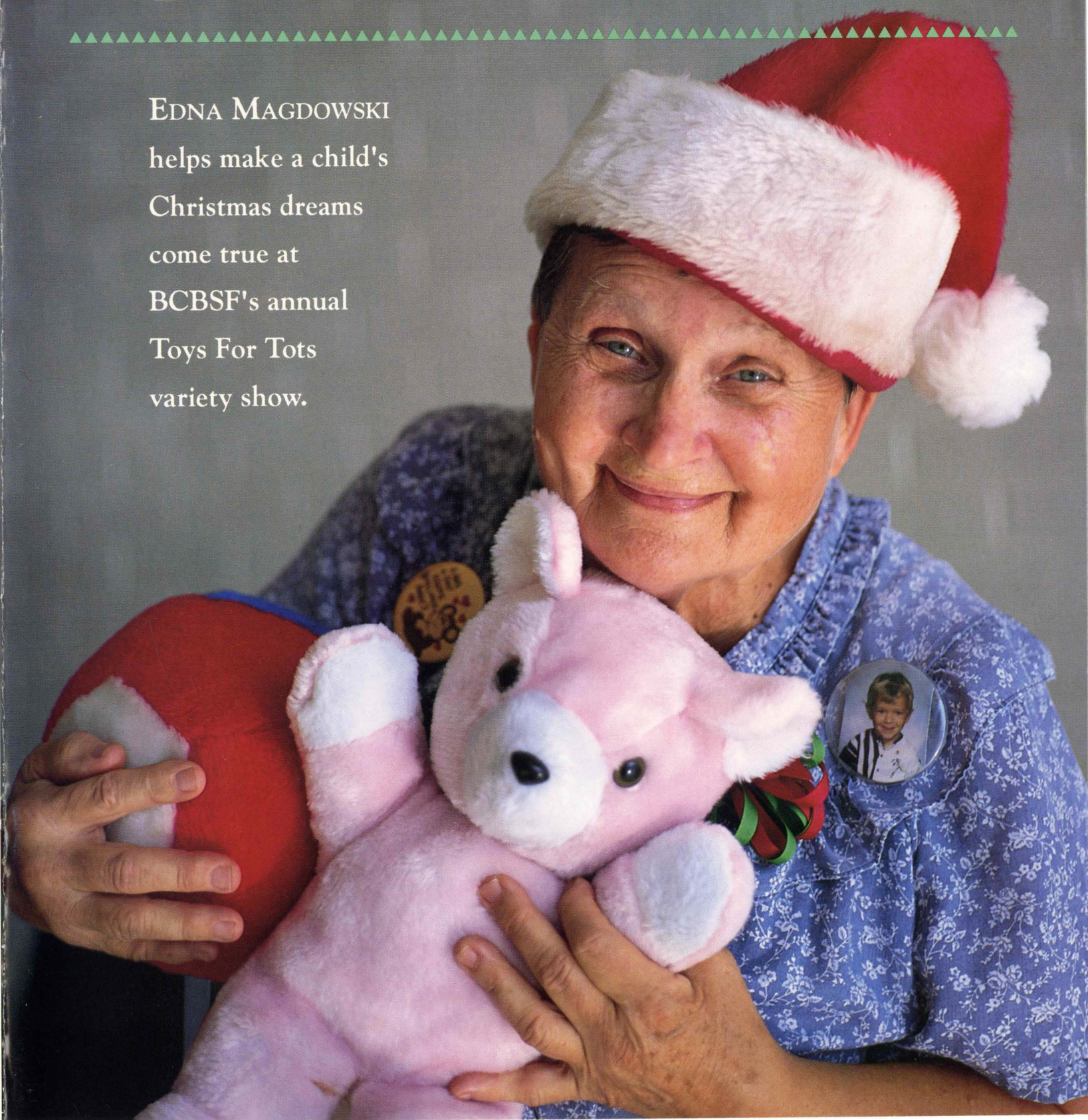


PROFILE

EDNA MAGDOWSKI
helps make a child's
Christmas dreams
come true at
BCBSF's annual
Toys For Tots
variety show.



C O N T E N T S

FEATURE

- 4 The significance of the State Account victory to employees and BCBSF.

DEPARTMENTS

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- 9 Health - The right way to work out.
- 12 For Your Benefit - The company's stand on work and family issues gets even better.



On the cover: The company's annual Toys For Tots variety show offered something for everyone -- most of all for kids whose Christmas dreams came true, thanks to generous donations by BCBSF employees and volunteers.
Cover photo by: Kelly LaDuke

PROFILE

Volume 40 Issue 10

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Awards

Jacksonville Golden Image
award for best magazine • Best
Public Relations Printed
Material, Florida Public
Relations Association • Award
of Distinction, magazine
category, FPRA (state level)

Enduring Values

By William E. Flaherty,
President and CEO of Blue Cross and
Blue Shield of Florida

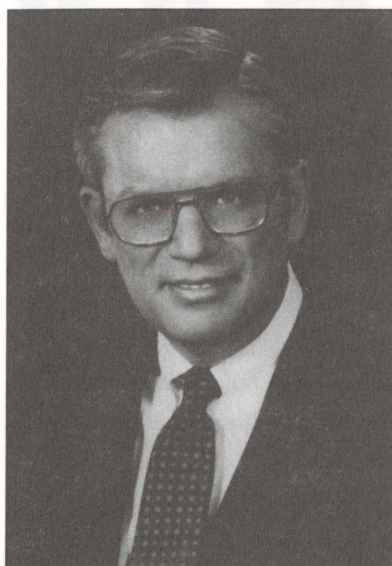
The year that is now drawing to a close has been marked by events of tremendous significance. In every arena — political, economic and social — there have been dramatic changes. Our world is literally not the same from one day to the next.

When faced with such sweeping change, we naturally find some comfort in constancy, in values and beliefs that endure.

These values and beliefs begin with the individual and extend to the family, to business, to society. Integrity, decency, honesty and courage are values that shape us as people and serve as indications of the kind of world we all will share. These are values that last and that will carry us into the future.

At Blue Cross and Blue Shield of Florida, our employees have demonstrated a tremendous commitment to the values that help build a company and keep it strong. Thanks to your efforts to maintain the company's financial stability, market presence and customer focus, Blue Cross and Blue Shield of Florida is unique in this marketplace.

Concern for our customers has



William E. Flaherty

led us to initiatives that remind us daily how important it is for us to provide excellent service. In every aspect of business, we have an obligation to serve our customers well. We must develop the products they need and expect, we must be ready and willing to answer questions they have about those products, and we must be willing to make the changes necessary to keep our customers satisfied.

Our concern does not end with customers.

We have a greater obligation — to all of society, including many people who currently have no health care coverage. We will continue our focus on developing sound public policy and designing health care products that reach the uninsured, not only because it makes good business sense, but also because we are in a position to make a tremendous difference.

We also will increase our involvement with education. We have long played a role in education as we worked with customers and providers to answer their questions and to help them understand their benefits. But our role has expanded as we have seen the value of reaching out to the community through collaboration between the public and private sectors. With programs like Partners in Achievement, which takes business education to a local high school to give the students hands-on experience that will better prepare them to succeed in the future, and programs like Babies & You and Healthy Addition, which offer prenatal education to women so they have healthier babies, we are demonstrating our commitment to issues of significance to the community.

Through individual and corporate involvement in our community, we are making a difference daily. A shining example of our involvement is the fact that with this year's United Way campaign, pledges exceeded \$445,000 — marking a significant increase in employee participation and in funds raised. The money will be carefully allocated to a number of causes and activities to help needy people in our community.

I'm very proud to be associated with people who recognize when a

continued on page 14

V SIGNIFICANT VICTORY

When Blue Cross and Blue Shield of Florida won a competitive bid to continue providing health care coverage to the employees of the state of Florida, it was a significant victory for the company.

That's putting it mildly, says Bob Sebok, vice president of Group Sales. "The State Account is significant to the company for many reasons — not just because it contributes to company earnings or involves jobs for our employees, but also because it represents strength and opportunity."

SIZE AND STRENGTH

We serve more than 110,000 State employees and their families. An account of this size offers BCBSF real strength to negotiate cost-effective arrangements with providers throughout the state — arrangements that benefit our other customers as well.

There's another advantage to having a strong PPO network, says Sebok: a competitive advantage. "Potential customers are attracted to our extensive network because it offers them choice and quality," he says. "Because of our success retaining the State Account, we can use this strength to gain and retain other business."

EVOLUTION

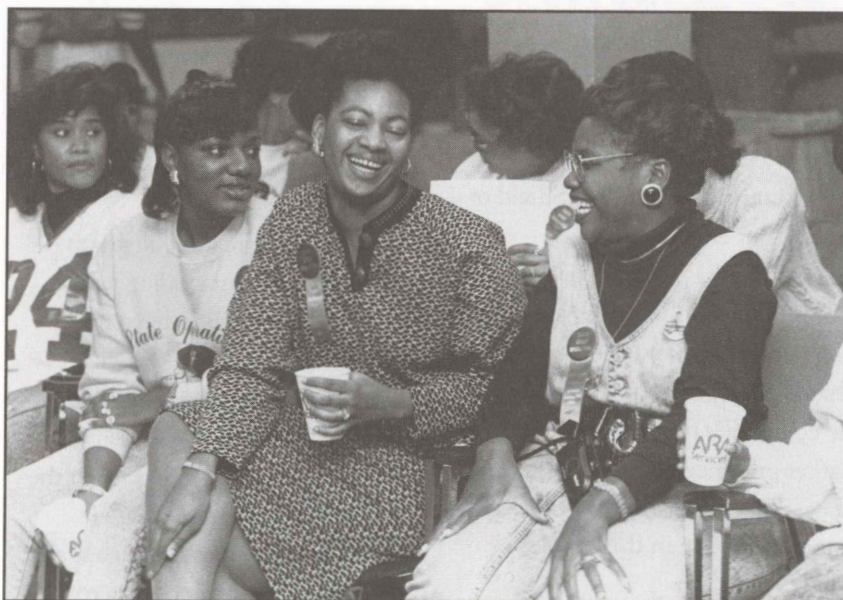
Opportunity also comes into play as BCBSF continues to evolve from a health insurance company, where the focus is on paying claims — to a managed care company, where the focus is on working with providers to offer high-quality, cost-effective care to customers.

"We knew that if we were to retain the State Account, we'd have to meet their expectations, especially in terms of managed care programs and improved customer service," says Craig Thomas, director of the State Business Unit. "And they had high expectations. These expectations challenged people throughout the organization to work together in new and innovative ways. We had to

examine our commitment to making the necessary changes that would satisfy our customer. That commitment has tremendous significance for other areas of the company, both in the short term and for the future."

PROGRAM ENHANCEMENTS

The State's expectations for new managed care programs led BCBSF to enhance our hospital admissions review and case management programs. BCBSF also developed health education programs that would help State employees better understand the relationship between their health habits and health care costs. A health education program for use by State employees is now being developed by BCBSF in conjunction with state agencies and will be available in early 1992. "This program provides an excellent learning opportunity and will help us develop new health education programs for all our customers," says Thomas.



Employees will be moving toward team-oriented approaches to meet customer expectations.

Another exciting new program is Healthy Addition, a prenatal education program we'll be introducing to State employees in January, 1992. (See page 6 for more information.)

CHALLENGE AND CHANGE

Administering these new and enhanced programs led to another challenge — one that involves technical and organizational changes.

"The new performance standards established for the State Account would be virtually impossible with our current systems and organization," says Vickie Bankhead, director of State Account Operations. "So this challenge helps us move toward a new, team-oriented way of operating. Our change efforts in Private Business Operations over the past three years have prepared us for this effort with the State Account."

There were technical changes, too. A new computer system is devoted to processing claims for State employees. It allows for much more customizing to meet specific needs that State employees may have.

MODEL FOR THE FUTURE

"In Private Business Operations, each division has committed to at least one team-based prototype effort," says Tom Dunn, vice president of National and Corporate Accounts Operations. "The effort in State Account Operations area involves not only State Account employees but also employees from Information Systems and Operations, Program Management and Marketing. We are working together to

redesign jobs and work flow. This prototype will help us learn how to be more successful, both here and throughout the company, and will enable us to reach new levels of service for our customers."

Convinced of the significance of the State account?

Wait, there's more...

PUBLIC POLICY LEADERSHIP

"Maintaining a positive working relationship with the State government allows us to work closely with key public sector decision makers at a time when the governor is reviewing health care policy," says Bob Sebok. "By working carefully to meet the State's needs through improved

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SUPERIOR SERVICE

Just what does the State of Florida expect from us? In a phrase, superior service — better than anyone else can provide.

- For example, the State expects us to be available to help customers from 7 a.m. to 7 p.m. five days a week, and from 8 a.m. to noon on Saturdays.
- The State also expects us to respond to written inquiries within three working days from the time the company receives them.

How can we meet these expectations?

Using the traditional approach, we couldn't. We can't keep our computer systems on line from 7 a.m. to 7 p.m., because it would interfere with nightly processing. And using the traditional approach, we couldn't respond to written inquiries within three days because it often takes more than three days to move them through sorting, batching, microfilming and shipping to the responsible department.

So we are designing different approaches. Our computer processing for the State account will be on a new and separate computer. We won't microfilm the correspondence and we'll only spend a minimal amount of time sorting claims prior to processing.

These are just two of the 16 new performance standards we agreed to for the State account. We intend to meet all the standards.

The highest level of performance, though, is not measured on a day-to-day basis. The highest level is attained when we perform so well that our customer cannot find comparable performance anywhere — and does not want to leave us.

If we perform that well for the State, in the future we can do it for all of our customers.

Beautiful Babies

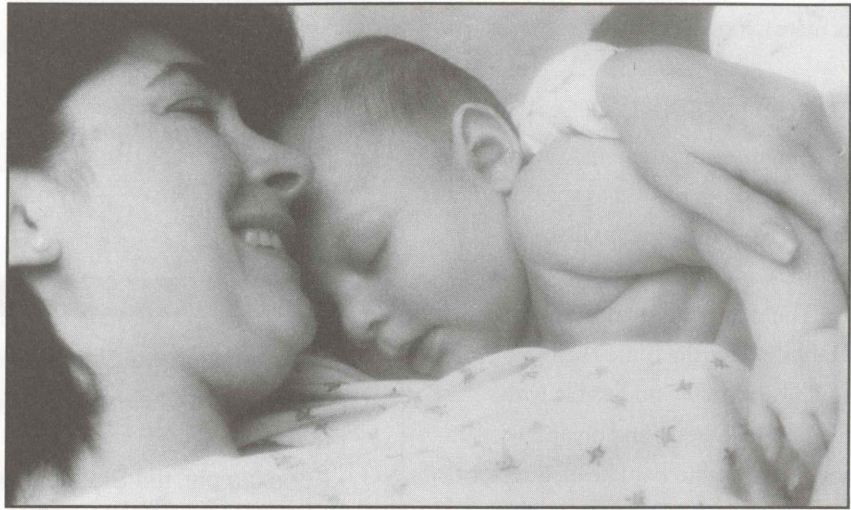
Healthy Addition, a comprehensive prenatal education program, will be introduced to our HMO customers and to State employees in January, 1992.

The program is designed to educate pregnant women and promote a healthy pregnancy and full-term delivery, says Nancy Rand, who worked with employees from Program Management, Product Management and the Southern Region to develop the program.

"Caring for babies born prematurely can cost thousands of dollars a day," says Rand. "Education and proper prenatal care are critical elements of a healthy pregnancy."

The educational component of the Healthy Addition program builds on the basic messages promoted by the March of Dimes — specifically dealing with diet, nutrition, exercise and other lifestyle habits, such as avoiding alcohol, cigarettes and drugs.

Healthy Addition goes beyond basic education by also offering a monitoring and case management component. "Mothers potentially at risk for premature delivery will be identified through a screening process early in their pregnancy," says Rand. "We will then provide customized material and monitor their progress throughout the



pregnancy, doing whatever we can to ensure these high-risk women have the healthiest pregnancy possible."

Titi Alfonso, Lottie Harris and Shirley Bromfield, our prenatal team in South Florida, are nurses with high-risk obstetrical training. They will be educating and coordinating

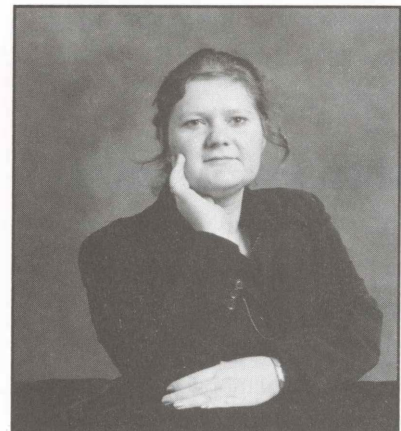
prenatal care for the Healthy Addition participants, says Rand. "We think Healthy Addition will have a very positive impact. It will reduce the number of premature births by providing the education and assistance pregnant women need to have healthier, happier babies." ■

The Name Game

In August, BCBSF employees were asked to name the prenatal education program then being designed for customers. The invitation was accepted by hundreds of employees from all areas of the company, who submitted a total of 465 names.

One especially creative employee generated 36 names.

The winning name is — you guessed it — Healthy Addition. And the winning employee is Robin Wingfield, who works in



Inner Plan Bank, part of National/Corporate Accounts.

Wingfield, a BCBSF employee for 12 years, says this is the first contest of any kind she's ever entered. ■

Cures For Common Questions

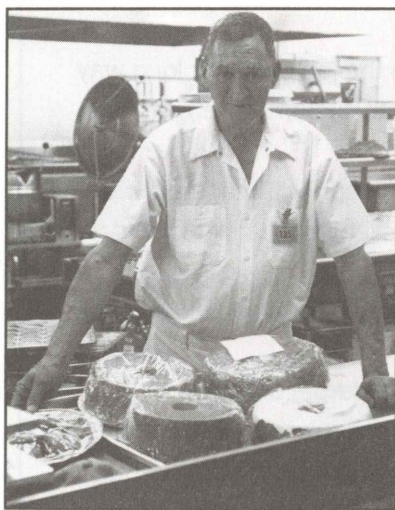
Providers around the state will soon be able to call a toll-free, automated response line for basic information about Private Business claims, says Nancy Bateh, project manager in Provider Program Support. The Audio Response System (ARS) that was piloted under the name "Blue Line" in January, 1991, in Jacksonville, Gainesville and Tampa for about 20 providers will be introduced to the rest of the state beginning this

month. The rollout starts in the Northwest Region and continues with the West Coast, Central, Northeast and Southern regions. Assuming the implementation is smooth, ARS should be effective in all regions by May of 1992, says Bateh. Blue Line will answer the three most common questions providers have about Private Business claims. "Providers can use the automated response system to find out a contract's effective date, to check on the status of a claim, or to receive information on a patient's benefits," says Bateh.

This automated response system, which took about three years to design and develop, will reduce the

amount of time customer service representatives spend handling routine provider calls, freeing them to focus on more critical issues. Blue Line will be available during regular teleprocessing hours.

The ARS work group responsible for Blue Line includes the following employees: Vivian Barber, National/Corporate Market Segment; Nancy Bateh, Provider Program Support; Donna Brown, Local Market Segment; Mark Cheney, IS&O; Anna Guy, Direct Market; Scott Hartsfield, Local Market Segment; Owen Musselwhite, IS&O; David Ojeda, National/Corporate Market Segment; Giti Reavill, IS&O, and Richard Stotts, IS&O. ■



Sugar and spice... and desserts that are nice, thanks to ARA Dining Services baker Ben McNeely, shown here with a few of the hundred pies and cakes he prepared for employees to take home to their families for Thanksgiving. ARA Dining Services Liaison Tammie Bransed says they expect about the same number of orders for desserts during the Christmas holidays. "Employees have told us they really appreciate the convenience of being able to order delicious, reasonably priced baked goods from ARA. This saves them time and trouble and frees them up to be with their families during the holidays," says Bransed.

MANAGER'S MEMO

PROMOTING THE RIGHT PEOPLE

When deciding which people to promote, base the decision on results. Look for people who demonstrate the qualities that will be even more prominent in the higher position. Look for people who can initiate ideas.

Some other suggestions:

- **Promote mental heavyweights.** People who can think and apply ideas in new situations are golden.
- **Promote people** who aren't constantly making excuses for things that didn't work. Consider impatient people. Used in moderations, impatience can be a giant plus to get things done — especially in situations where some people just don't like to move on things.
- **Promote potential.** It's easier for you to get promoted when someone is available to take over your responsibilities.
- **Promote respect.** People who consistently show respect for others by being on time for meetings and meeting their deadlines are good candidates for promotions.

Source: How To Make Your Life Easier At Work, by Al Kelly, Avon Books, 105 Madison Ave., New York, NY 10016.



Help For Working Parents

BCBSF will be supporting and participating in the City of Jacksonville's Week of the Working Parent, January 19-24, 1992.

In addition, during the Week of the Working Parent, the company will be offering seminars addressing work and family issues for employees in Jacksonville. The seminars will be provided by the Child Guidance Center and will provide information to help working parents.

The seminar topics will address elder care and issues facing children, adolescents and families.

More information about these seminars will be sent to Jacksonville employees in the next few weeks.

Employees in the regional offices who would like copies of the materials provided during the Jacksonville seminars may call Mimi Gilbert-Quinn at (904) 791-6088. ■

Beautiful Music

Blue Cross and Blue Shield of Florida's fund-raising results were praised at the United Way victory celebration held December 11 at Jacksonville's Prime Osborn Convention Center. As one of the city's vanguard companies — those who make donations of more than

\$100,000, BCBSF was recognized for its gift of \$474,674 — a 90 percent increase over last year's total. This amount includes the employee pledges, which exceeded \$445,000, the corporate donation of



United Way

\$25,000, and more than \$3,000 raised by BCBSF's temporary employee work force. ■

CAREER CORNER

HOW TO RETHINK YOUR ANGER

Knowing how to manage anger on the job can go a long way toward helping you deal effectively with customers, employees, bosses and colleagues.

- **RETHINK** is an acronym to help you cope with anger. It was developed by the Institute for Mental Health Initiatives of Washington, D.C.
- **Recognize** when you are feeling angry — or when it's a cover-up for fear, stress, shame or fatigue.
- **Empathize** with the person who is the target of anger.
- **Think** about what is creating anger in a particular situation. Is there another way of thinking that might create humor? A solution?
- **Hear** what the other person is saying. When people are hurt, they want to be heard.
- **Integrate** respect and love with what you say about your anger.
- **Notice** how your body changes when you're angry. For example, heartbeat quickens, hands perspire, teeth clench. Practice a quick form of gaining control, such as counting to 10.
- **Keep** your attention on the subject at hand. Don't bring up old grudges and wounds.

Source: communications briefings, December, 1991.

Fitness Fun

A six-week, pilot aerobics class that began December 2 and runs through January 16 is so successful, Employee Health Services hopes to be able to offer it again, says Corporate Nurse Earline McKinnie.

Demand may exceed supply, however. When the exercise program was announced at the Riverside Home Office Complex, 278 employees signed up. "We only have space for about 50 employees at a time," says McKinnie. "We're holding the classes in the room that formerly was the site of the corporate library."

Instructors for the classes include two YMCA aerobics instructors and two BCBSF



Jeanne Craddock leads employees in a fast-paced aerobics workout.

employees, Jeanne Craddock, a Systems Analyst in Market Research and Bob Eagle, a senior Systems Analyst in IS&O.

Eagle, a self-professed fitness fanatic, is involved in some form of athletics every day.

Besides being a certified aerobics instructor who teaches classes five nights a week, Eagle also likes rollerblading and mountain biking—and he is a triathlete—he swims and runs and cycles from 35 to 75 miles a week.

Eagle coordinated the MS150 bike tour, was a member of the BCBSF team that participated in the American Cancer Society's Workout to Beat Cancer, and has participated in four triathlons for the American Heart Association.

Eagle thinks BCBSF's willingness to offer aerobics classes to employees is great, and says investing in a wellness program is good, not only for employee health, productivity and morale, but also for the company's bottom line.

For more information about the classes or Employee Health Services, call Earline McKinnie at (904) 791-6438. ■



Corporate Nurse Earline McKinnie demonstrates her aerobics expertise.

HEALTH

Bob Eagle, certified aerobics instructor, shares some basic points to remember if you are considering a new exercise program at a fitness center or exercise facility.

- Have a fitness evaluation performed prior to starting your new routine. (Most workout facilities have a testing method for fitness evaluations free of charge to members.)
- Start slow.
- Use small amounts of weights to allow your body to adjust, then build from there.
- Plan your schedule so that you exercise at least three days a week.
- Be committed, don't just go through the motions.
- After three months, have a second evaluation performed to see how you've progressed.

If your plans are to lose weight, incorporate an aerobic type workout into your routine.

Types of aerobic workouts: Include at 20 minutes of any of the following

- Speed walking
- Jogging/running/rollerblading/swimming
- Biking with continuous pedaling
- Stairmaster/rowing machine/Nordic Track
- Aerobic classes

Learning Experience



Above left: Ronnie Ferguson, Tom Albright and Larry Zenke talk tiger at Andrew Jackson High School.



Above right: A Partners in Achievement student explains her work to her mother and Larry Zenke at the Open House.

Attendance was high at the Partners in Achievement Open House held November 12 at Andrew Jackson High School.

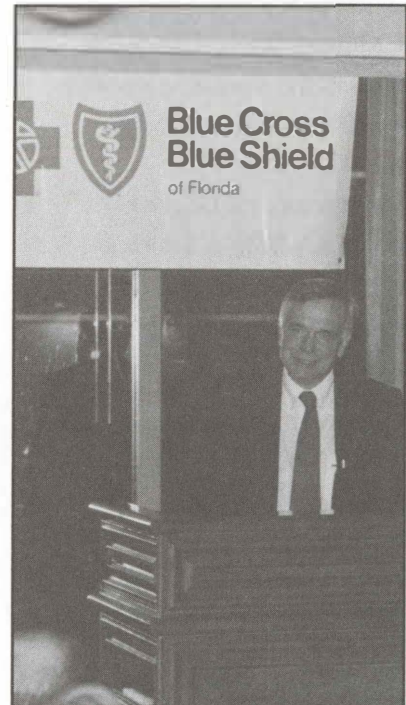
BCBSF employees, community leaders, participating students and their parents were invited to the celebration to hear about the progress of this program and to see the actual classroom/model BCBSF office where students work processing claims.

Deputy Mayor Ronnie L. Ferguson, BCBSF Senior Vice President and Chief Marketing Executive Tom Albright, Superintendent of the Duval County Public Schools Larry Zenke and BCBSF Vice President of Operations Don Van Dyke shared remarks about the Partners in Achievement program, praising in particular the accomplishments of the 22 students who are taking advantage of the opportunity to learn while they earn. ■

Chiles Attends Education Dinner

The Dade County Public Education Fund dinner hosted by BCBSF's President William E. Flaherty was attended by a number of Miami's most influential business and community leaders who are interested in and actively working toward quality public education.

Flaherty reaffirmed BCBSF's commitment to supporting education and introduced the featured speaker, Florida Governor Lawton Chiles, a strong advocate of public and private sector partnerships working to address critical community issues. ■



Governor Lawton Chiles, who advocates strong business and community partnerships, was welcomed by BCBSF President William E. Flaherty at a fund-raising dinner in Miami.

Thanks For Giving

Twenty employees "caught doing something right" for customers were recognized at a luncheon held in their honor. Mike Johnson, director for Private Business Operations, presented the button award winners with individual certificates of appreciation for their excellent customer service.

Johnson commended the employees for their dedication to customers, and emphasized that true quality comes only with a commitment to continuous improvement. Deborah Martin, manager of Cash Receipts and Disbursements, was Mistress of Ceremonies for the luncheon, which was coordinated by Kathi Peaks, Direct Market Operations and Bev Ames, Human Resources.

For almost two years, the button



Employees "caught doing something right" include (seated): Loretta Payne, Lou Gruninger, LaShawn Johnson, Francis Wingate, Lisa Foggie, Jane Jordan and Terri Jordan. (Standing): Marvette Benjamin, Sharon Wilt, Lorna Mersereau-Basford, Kris Lyncker, Esther Gibbs, Bobbye Gilmore, Loretta Darcamola, Carolyn Rollins, Vera Christopher, Stephen Peebles, Patty Cole, Mark Wilson and Donna Faulk-Massaline. Not present in photo: Lyn Brooks.

award program has "caught employees doing something right." Started by the Customer Feedback Work Group to promote a corporate focus on customer service and customer satisfaction, the program was taken over by the Customer Service Recognition Work Group under the direction of John Nunn. With Nunn's move to State Account

Operations, the Customer Service Recognition Work Group will merge with another work group, Partners In Quality Care (PIQC.) The new group, called PIER (Partners In Employee Recognition) will carry on employee recognition activities under the sponsorship of Karl Smith, director of FEP Operations. ■

M*A*S*H B*A*S*H

The Information Systems and Operations division held an appreciation day picnic for its employees on October 19. The family-oriented event attracted more than 350 people to the University of North Florida's Athletic Fields for a full, fall day of fun and games. "As a true Quality of Work Life (QWL) initiative,



IS&O employees picked the location, event and food by survey," says Tod Carrier, Information Systems Development. ■

Caught by the camera as they competed in the "Tooba Rooba" event were: Ollis Garber, Rolie Sayward, Rich Dahlin and Mike Blechar.

WORK AND FAMILY

By Mimi Gilbert-Quinn

BCBSF understands the relationship between family life and effectiveness in the workplace. The company currently has several components of a competitive Work and Family program and is helping employees with these issues through:

- A pre-tax dependent care account under the SelectFund Flexible Spending Account program.
- Dependent Day Care information guides for employees in Jacksonville.
- Leave of absence policies that include maternity, child care and personal situations.
- Summer camp information guides for Jacksonville employees.
- Flexible work schedule program.
- Sick Dependent at Home care program.

During 1991, BCBSF piloted a Sick Dependent at Home care program in Jacksonville. The program will be enhanced in 1992 and extended to the regional offices. The program in Jacksonville is provided by Nannies prn, the home care division of Nurses prn, a leading provider of quality nursing personnel to hospitals and private residences throughout Florida. The services will be provided by Nurses prn for participants in the regional offices. Additionally, the program will be enhanced in 1992 to provide well dependent care, when your loved ones are unable to attend school or child care facilities or are otherwise unable to care for themselves.

We are pleased to announce that the company contribution toward the hourly rate has increased for 1992. The company will pay a portion of the Nannies prn or Nurses prn hourly rate based on an employee's personal income level. For those employees with base salaries of \$30,000 or less, the company will pay 75 percent of the hourly rate. For employees with base salaries of greater than \$30,000, the company will pay 50 percent of the hourly rate. The Nannies prn hourly charge is \$9 and the Nurses prn hourly charge is \$10.50. There will be a one-time initial joining fee of \$25 if you enroll in the program by December 31, 1991 and \$50 for employees who enroll during 1992.

Service Anniversaries

The following employees, with their job title and location noted, celebrated anniversaries in December:

five years

Thomas W. Bright, Inserting Machine Operator, HOC... Jo A. Brooker, Secretary A, JAM... Terri B. Butts, Senior EDP Product Controller, HOC... George D. Dugger, Section Leader, Inventory Control, HOC... Tracy E. Eunice, Associate Programmer Analyst, GIL... Vicentee G. Ferguson, Statistical Research Associate, Statistical, FC1... Terrell A. Gibson, Manager, Human Resources and Administration, FCL... Dennis J. Goebel, Senior Print Shop Operator, HOC... Robert J. Hester, Assistant General Counsel II, HOC... Connie L. Houser, Telecommunications Coordinator, HOC... Roberta I. Huffman, Dir, Med & Small Group, South Florida, FTL... Patricia A. McCaskill, Clerk D, HOC... Karen L. Mezick, Claims Examiner B, PEN... Jo M. Schultz, Claims Examiner A, HOC...

ten years

Henry B. Barnett, Jr., Director, Major Accounts, FC2... Marlene M. Bricker, Field Service Representa-

tive, TAM... Valencia E. Flowers,
Control Clerk A, HOC... Terrie L.
Johnson, Executive Secretary B,
HOC... Anita B. Plymel, Claims
Service Rep III, FC2... June A. Yon,
MIS Coordinator, HMP, ORL

fifteen years

Donald S. Altman, Correspondence
Representative B, FC1... Regina C.
Davis Archer, Supervisor, Opera-
tions HIS Field Support, HCS...
Susan A. Stone, Team Secretary,
Legal, HOC

twenty years

Janice P. Jackson, Operation
Analyst II, FC2... Gwendolyn P.
Marshall, Section Leader IX, FC2...
Veronica L. Williams, Supervisor
Claims and Customer Service, FC1

twenty five years

Jacquelyne M. Baxter, Medicare
Hearing Officer II, HOC... Exie
Warren, Customer Service Repre-
sentative B, HOC

thirty years

Marilou A. Watson,
Marketing Coordinator, National
Accounts, FC1 ■

New Employees

**We welcome the following
new employees — hired
through November 15 and
noted by their job title and
location — to Blue Cross and
Blue Shield of Florida:**

Laverne D. Alexander, Cus-
tomer Service Rep B, FC2...
Daniel X. Baca, Customer
Service Rep B, FC2... Diane G.
Barrile, Micrographics Product
Clerk, HOC... Jose Barros,
Controller, HOSF, MIA...
Karen Y. Bednar, Medicare B
OCR Entry, HOC... Tammy L.
Bernhard, Medicare B OCR
Entry, HOC... Linda M.
Blackshear, Micrographics
Product Clerk, HOC... Mary L.
Blade, Medical Analyst RN,
HOC... Mary C. Bose, HRIS
Technician II, HOC... Gisele
C. Brimo, Secretary B, HOC...
Joanne Burger, HOC... Terri H.
Butler, Customer Service Rep
B, FC2... Darcelle P. Cole,
Customer Service Rep B, FC2,
Rachelle S. Combs, Control
Clerk A, HOC... Diana L.
Crosby, Image Entry Operator,
HOC... Alice M. DeVaughn,
Claims Service Rep Trainee,
FC2... Ronald Ed Dorr, FEP
Representative, FC1... Hans R.
Gestewitz, FEP Representative,
FC1... Delores B. Grant,
Control Clerk A, HOC...
Richard E. Hadaway, FEP
Representative FC1... Darrin
G. Hall, Customer Service Rep
B, FC2... Thomas W. Harris,
Control Clerk A, HOC...
Kimberlee L. Haver, Data Entry

Operator, JMA... Deborah L.
Herrera, Statistical Clerk A,
GIL... Rein S. Hofstra, Program-
mer Analyst, RIV... Kay E.
Houldsworth, Customer Service
Rep B, FC2... Elizabeth A.
Hurtz, Benefits Safeguard
Analyst, JMA... Jennifer L. Ives,
File Clerk, FC2... Frank F.
Kucinskias, Claims Service Rep
Trainee, FC1... David M. Luckie,
State Account Operations,
FC1... Roger K. Madore, State
Account Operations, FC1...
Mark C. Marvin, State Account
Operations, FC1... Theresa M.
Murphy, Central Region, ORL...
Valencia R. Murray, Customer
Service Rep B, FC2... Susan C.
O'Neill, State Account Opera-
tions, FC1... Gene Palazesi,
Correspondence Evaluator,
HOC... Patricia D. Parker,
Supervisor Medicare B Claims
Processing, HOC... Sabrina L.
Parker, Claims Service Rep
Trainee, FC2... Tralena R.
Patterson, Secretary A, FC1...
Robert L. Petty, Supervisor,
Medicare A Claims, JMA...
Daniel S. Powell, State Account
Operations... William M. Rice,
HOC... Jamie T. Russell, Quality
Analyst, Medicare A, JMA...
Sussette S. Scott, Image Entry
Operator, HOC... Cynthia C.
Shakir, HOC... Michael D.
Sheppard, State Account
Operations, FC1... Karl V.
Smith, Clerk A, FC1, Patricia A.
Sutton, Control Clerk A,
HOC... Evelyn Toups, MIA...
Yolanda D. Williams, HOC...
Katrina H. Wilson, Research
Clerk B, JMA... Virginia F.
Woodard, Data Entry Operator,
HOC... Foster V. Wright, FEP
Representative, FC1 ■

OBJECTIVES

Blue Cross and Blue Shield of Florida's Corporate Objectives

These are the company's strategic objectives for 1991. Plans and initiatives undertaken this year should be in support of one or more of these objectives:

Excellent Service

We will provide to our customers predictable, understandable, hassle-free service that is consistent with their expectations at purchase and that minimizes the need for customer involvement with payment to providers.

Financial Strength

We will maintain Blue Cross and Blue Shield of Florida as a financially strong and competitive organization.

Market Share

We will attain dominant private market share consistent with financial soundness, delivery of superior service and our overall provider strength.

National Association

We will support a strong, effective national organization of plans.

Organizational Effectiveness

We will develop and maintain an effective, highly motivated and productive organization.

Provider Relationships

We will create sustainable competitive advantage through effective business relationships with providers.

Flaherty continued from page 3

need exists and are always willing and anxious to do whatever it takes to meet that need, even when faced with the challenge of managing busy schedules at work, at home and in the community. People like you — who take the extra step to ensure success in every endeavor — demonstrate the kinds of values that will take Blue Cross and Blue Shield of Florida into the future.

As we head into the hectic holiday season, I want to take a few moments to pause and personally thank you for your continued positive attitude, your hard work, and your commitment to the company and the community.

My very best to you and your family during the holidays and in the year ahead. ■



1992 Holidays

JANUARY 1
New Year's Day

APRIL 17
Good Friday

APRIL 20
Day After Easter/
Passover Weekend

MAY 25
Memorial Day Observed

JULY 3
Independence Day
Observed

SEPTEMBER 7
Labor Day

NOVEMBER 26
Thanksgiving Day

NOVEMBER 27
Day after Thanksgiving

DECEMBER 24
Christmas Eve

DECEMBER 25
Christmas Day

**PERSONAL
FLOATING HOLIDAY**
Individual Choice

State Account continued from page 5

levels of customer service and enhanced managed care and health education programs, BCBSF is positioning itself as a real leader in health care."

The significance of that role needs no elaboration — it affects every employee of the company, just as the State Account will affect every employee. From better marketing techniques to enhanced managed care programs, from customized computer systems to improved customer service, our work with the State Account is leading us to a new organization, in which all parts work together for the customer. ■

Dear Santa:

Hope you are well and staying warm in the North Pole.

I know you are very busy right now, probably having two-way communications meetings with the elves to discuss a winning strategy for delivering presents to all the good girls and boys around the world.

I can appreciate the degree of organization that an organization like yours has to maintain to stay in business. Where I work, there's also a tremendous commitment to customer satisfaction, so I understand how you must feel right now as you make your list and check it twice, figuring out who has been naughty or nice.

Just for the record, I have been very good all year. I plan to be even better next year, especially when it comes to work.

For example, in the most recent communications survey, employees told me they wanted more frequent communications, so they'll be receiving Profile more often next year. It will have a different design that will make it easier to read, too.

Employees in the regions say they want more news about their activities, events and accomplishments, so there will be more room in each issue devoted to regional coverage.

I sure wish I had your knack for geography. I wasn't going to ask you

for anything for Christmas, because I really don't need anything, and besides, there's no more room in my cubicle or in my house, but now that I think about it, I could use a few things.

More regional correspondents would be great. They could send me stories about the employees they work with and the projects they're working on around the state. And they could send good quality photographs that we could include in Profile.

As you're making your way around the state delivering toys on Christmas Eve, could you ask employees in the regions to be sure and send me useful information throughout the year?

It's not that I want you to do all my work for me, Santa. I'll be visiting the regions more next year, and so will the other members of the department. But, I figured I'd ask while I have your attention. You know what they say -- if you don't ask...

Hmmm. I thought of something else that would really help me with employee communications -- a laptop computer. It won't take up much room, either.

Do you carry high-tech toys in your sack, Santa? And do you deliver to the office? Let me give you the address, just in case, and tell you that right before Christmas the Public Relations department is moving from the third floor of the center building to the nineteenth

floor of the tower building.

The view will be great from the nineteenth floor. Probably almost as good as the view you have of the city as you fly over the homes Christmas Eve.

What a great job you have. Making toys, eating cookies, flying around first class everywhere you go. No wonder you're so jolly.

I'm almost positive that I've caught you in a good mood, so I'm going to ask you for a really big favor.

Could you send me some elves to help me with the work? Maybe during their off season, when they aren't real busy making toys... Of course I would share the elves with my co-workers, because they are very busy, too.

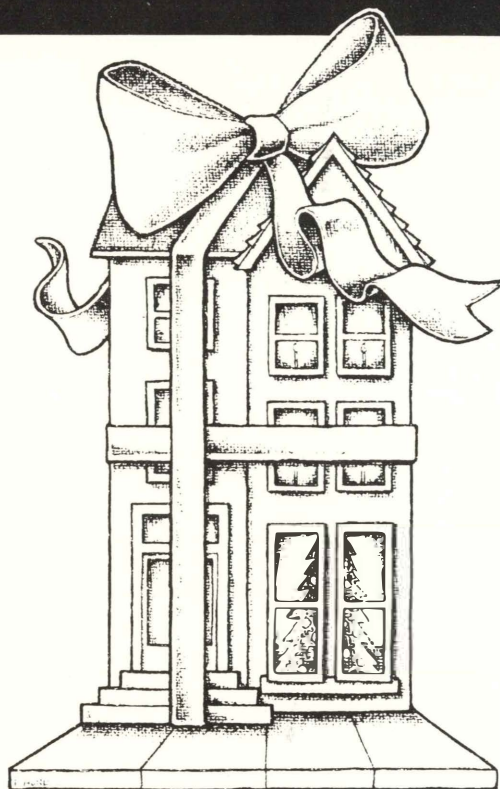
In fact, we could use their help now as we unpack all our files and settle in to the new offices on 19T. Listen, I've kept you a lot longer than I planned. I still have tons of work to finish before the holidays. I haven't cleaned the house yet, I have to go buy the turkey, and I'm still looking for a Little Singing Mermaid that doesn't cost an arm and a fin.

Love to you and Mrs. Claus. Have a great holiday. Enjoy the trip.

REJEANNE

P.S. It's about 80 degrees down here. Tell the elves to bring their surfboards. ■

HOLIDAY SAFETY AT HOME



December is a peak month for home burglaries, but many could be prevented.

- ✓ Don't display gifts where they may be seen through a window or doorway.
- ✓ Be extra cautious about locking doors and windows when you go out, even for a few minutes.
- ✓ If you have house guests, let them know about your security precautions and make sure they follow them.
- ✓ If you go away, get an automatic timer for your lights.
- ✓ Have a neighbor watch your home for you and pick up newspapers and mail. Volunteer to do the same for your neighbor.
- ✓ Arrange for a neighbor to accept packages if you're not home.
- ✓ Have a neighborhood holiday party that includes elderly residents and people who do not have families nearby.

Happy Holidays from McGruff

Bulk Rate
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Jacksonville, FL
Permit No. 85

Provided by:

Blue Cross and Blue Shield of Florida's
Safety and Security Department